

Provider Agencies

Western MA

HAP, Inc

(Agawam, Chicopee, Holyoke, Northampton, Springfield, West Springfield, and Westfield)

Deborah Broaden dbroaden@haphousing.org

413-233-1611

Fax: 413-731-8723 TTY/TDD: 413-233-1699

Pioneer Valley Planning Commission

(other Western MA cities/towns not served by HAP)

Laurel Foley lfoley@pvpc.org

413-781-6045

Fax: 413-732-2593 TTY/TDD: 413-781-7168

Central MA

RCAP Solutions Financial Services, Inc.

Linda Dellasanta ldellasanta@rcapsolutions.org

978-630-6725 or 1-800-488-1969

Fax: 978-630-2751 TTY/TDD: 978-630-6754

Northeast/North Shore

Community Teamwork, Inc.

Debbie Mullins dmullins@comteam.org

978-459-0551 ext. 297

Fax: 978-970-1483 Mass Relay Available, Dial 711

Metrowest Area

South Middlesex Opportunity Council, Inc.

Kassia Pereira kassiap@smoc.org

508-620-2682

Fax: 508-620-2683 TTY/TDD: 508-872-4853

South Shore/Cape/Islands

South Middlesex Opportunity Council, Inc.

Kassia Pereira kassiap@smoc.org

508-620-2682

Fax: 508-620-2683 TTY/TDD: 508-872-4853

Metropolitan Boston

Metropolitan Boston Housing Partnership

Jennifer Shaw jennifer.shaw@mbhp.org

617-425-6637

Fax: 617-426-4256 Mass Relay Available, Dial 711

COMMONWEALTH OF MASSACHUSETTS
Governor Deval L. Patrick
Lt Governor Timothy P. Murray
Home Modifications Loan Program
Massachusetts Rehabilitation Commission
Commissioner Charles Carr
27-43 Wormwood Street
Boston, MA 02210-1806



The Home Modification Loan Program

Providing low- and no-interest loans
to modify the homes of adults and children
with disabilities, and elders



A program of the
Massachusetts Rehabilitation Commission
in collaboration with the
Community Economic Development
Assistance Corporation

About the program

The state-funded Home Modification Loan Program provides loans to make access modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities.

Such modifications allow people to remain in their homes to live independently in their communities.

There are six agencies throughout the state that administer the program for MRC. The program lends money to homeowners who wish to start new modification projects, but does not reimburse for work that has been already completed.

Who is eligible?

Any homeowner who has a disability, has a household member who has a disability, or rents to an individual with a disability may apply for this loan. The residence's owner must apply for the loan. Some landlords may be eligible for a 3% loan for a tenant with a disability.

In determining who is eligible:

- Income guidelines are based on the total gross household income.
- The unit requiring modifications must be the primary, principal residence of the individual with the disability.
- The modifications to be made to the residence must be necessary to allow the beneficiary to remain in the home and must specifically relate to the functional limitation caused by the disability.



How does the program work?

Based on the income guidelines below, from \$1,000 up to \$30,000 (inclusive of all costs) may be borrowed in either a deferred payment loan (DPL) or an amortized loan, which is secured by a promissory note and/or a mortgage lien.

Homeowners eligible for a 0% DPL will not have to repay the loan until the property is sold or has its title transferred. 3% DPL or 3% amortizing loans must be paid in 5 to 15 years, depending on the amount of the loan, and require monthly payment schedules.

2008 income guidelines

Income guidelines are based on HUD published median income for the Boston MESA and are updated annually.

Household size	Interest Rate	
	0%	3%
Up to 100% of median income	100–200% of median income	
1 person	60,100	120,000
2 person	68,600	137,200
3 person	77,200	154,400
4 person	85,800	171,600
5 person	92,700	185,400
6 person	99,500	199,000
7 person	106,400	212,800
8 person	113,300	226,600

What assistance do you get?

The provider agencies listed in this brochure can give you guidelines on choosing and hiring architectural, design, and contracting professionals. If you need assistance during your application process, please let your local provider know.

Does the bid have to include plans?

The city or town where the home is located has requirements for work permits that must be met. Often the building inspector will require plans. Homeowners are responsible for meeting all local and state building code requirements.

Who will do the work?

Homeowners hire the designer and/or the contractor of their choice to modify the home. Homeowners then must give the provider agency a copy of the contractor's license, certificate of insurance and the bid and specifications for the modifications.

How to get started

If you think you might be eligible, contact the provider agency in your region to start the application process. For more information contact MRC.

Visit our Web site: www.mass.gov/mrc/hmlp

Call: Steve Scarano, 617 204-3724

Email: Steven.Scarano@MRC.state.ma.us

If you would like this brochure in other languages or in alternate formats please contact us.